

Pennsylvania Association of Numismatists

CLARION



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MAY, 1995



THE 1915 PANAMA-PACIFIC
\$50 GOLD PIECE



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ON PAGE 10



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TABLE OF CONTENTS

President Richard Cross	PAN President's Message.....4
Regional Vice-Presidents West: Corleen Chesonis Central: Gerald Krupa S. Central: Kerry Wetterstrom Northeast: Donald Hastie Southeast: Thomas Sebring	"Outstanding Numismatist".....6 Show Calendar.....9 "Coin of the Year".....9
Corresponding Secretary Kerry Wetterstrom	CLARION Ad Dates & Rates.....9
Recording Secretary Gerald Krupa	Panama-Pacific \$50 Gold Piece by Dick Duncan.....10
Treasurer Chester Trzcinski	New U.S. Paper Money Catalog.....11
Clarion Editor Richard Duncan	Best Club in the U.S.?.....12
Convention Staff Donald Carlucci Charles Culleiton Patrick McBride John Paul Sarosi Kathy Sarosi Eileen Kaminsky	The Bermuda "Canada Connection" by Nelson Page Aspen.....13
Chairman-of-the-Board Donald Carlucci	Notes from PAN Member Clubs.....14
Board of Governors Dr. Nelson Page Aspen John Burns Richard Cross Charles Culleiton Richard Duncan Rodger Hershey	MONEY TALKS: The Radio Show.....15
Past Presidents Samson Pagua Loren Ecoff Donald Carlucci John Eshbach Robert Matylewicz Wayne Homren	YOU Can Be Famous.....16
Honorary Members Frank Gasparro Gilroy Roberts (d)	The Gettysburg National Bank by Dick Duncan.....17
	Coin Club Ideas (from Long Beach) by Wayne Homren.....24

ADVERTISERS

John Paul Sarosi, Johnstown, PA..2 & 27
Numismatic News.....5
Cross Coin Co., Fogelsville, PA.....11
Wayne Homren, Pittsburgh, PA.....11
Gerald Krupa, Lemont, PA.....16
Steinmetz Coins, Lancaster, PA.....28

President's Message

To be named President of PAN is first and foremost an honor and a pleasure, and I wish to thank everyone for their support.

I want to take this opportunity to thank John Eshbach for serving as President of PAN for the second time. Thanks, also, to Wayne Homren, who stepped in for John as acting President during John's convalescence. Their professionalism and dedication are difficult to surpass.

During the past 16 years, PAN has grown to become truly a statewide and a regional numismatic organization through the hard work and dedication of many individuals. In order to keep PAN growing and to be able to offer more to the numismatic public, I ask that you all continue to support PAN by bringing your expertise to the organization's quarterly meetings and annual convention. With your help, we will be assured of continued growth and success for PAN.

I welcome any and all suggestions from our membership as to what or where you want PAN to be in the future. I also invite and encourage your help. This is your organization, and we will all enjoy it together when **you** get involved.

I can be reached at P.O. Box 548, Fogelsville, PA 18051. For those who prefer to call, just dial (601) 285-2757. The best time to call is in the evening between 7 and 10 p.m.

Plans for this year's convention are well under way. The convention will once again be held at the **Pittsburgh ExpoMart in Monroeville, PA on Friday, October 27 through Sunday, October 29, 1995.** As is always the case, there is much work to be done both before and during the convention. If you would like to help this year, please contact one of the PAN officers.

Membership dues are now due. As you probably know, we reduced the dues for this year -- so the tab is now just \$7 for a regular member. Another in the same family pays just \$3...and it is the same price for a Junior member. Also, of course, Clubs have a FREE membership! If you're unsure whether or not you paid up, check the mailing label on the envelope containing this issue. If there is not a "5" after your name (meaning "paid up through 1995"), you need to mail your dues to PAN pronto. The address: P.O. Box 1079, Lancaster, PA 17608-1079. Thank you. You'll be glad you did.



Richard E. Cross
President

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NUMISMATIC NEWS prides itself on breaking important hobby developments first. Our production time is the fastest available, so you know you're getting the freshest news available. Through channels like our Washington bureau, valuable legislative and U.S. Mint activities are reported. Stimulating weekly features and timely market analysis disseminate information throughout the hobby and keep knowledge and interest levels high.

Norma Brodmerkle of Barre, MA tells us, "I believe that NN is superior to all others for many reasons including Coin market, which is an easy-to-use, complete and accurate listing."

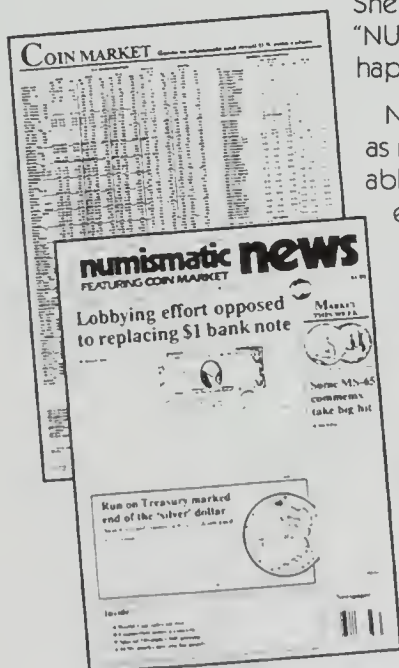
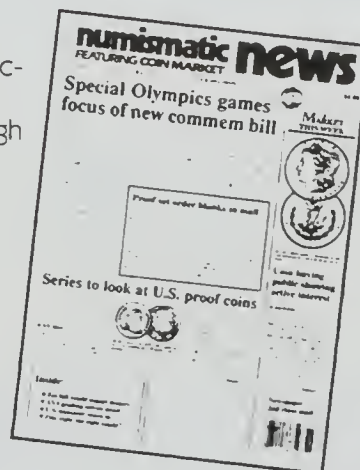
She also added, "NUMISMATIC NEWS is always the first to report happenings and discoveries related to coins."

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"OUTSTANDING NUMISMATIST IN CENTRAL PA"

At the April 1 Awards Banquet held in conjunction with their 1995 Coin Show, the Central PA Numismatic Association announced that Marjorie T. Whiteford of West Chester (now living in Atglen, PA) is the 1995 "Outstanding Numismatist in Central Pennsylvania."

Presented since 1966, this award was initiated by the Harrisburg Coin Club, honoring the memory of James N. Wagner, a well-known area numismatist and former President of that club. The C.P.N.A. (responding to a request for financial help by the Harrisburg Club) took over the award in 1988 and has presented it since that year. The Wagner Award consists of a large traveling trophy (showing names of all winners since 1966) plus an inscribed plaque that the winner keeps.

The 1995 Nominees

Besides Whiteford (nominated by the Delaware County Coin Club), the 1995 nominees included Mary Baum, nominated by the Conrad Weiser Coin Club of Stouchsburg; David Rittner, Harrisburg Coin Club; and Orpha Templin, Red Rose Coin Club, Lancaster. Each of the nominees was worthy of receiving the award, reports Dick Duncan, the C.P.N.A. Awards Chairman.

The Winner

Marjorie Whiteford has been a member of the Delaware County Coin Club since 1957 -- an active member since the beginning. She served as the club's President for two years -- 1974 and 1975. Perhaps most significant is her long and faithful service as the club's Secretary -- performing that job for 23 years. She has exhibited on many occasions, and has won First Place awards for her displays of Odd and Curious Money as well as for U.S. Coins.

The U.S. Motto

Another noteworthy event (although it was 30 years ago) was her role



"Numismatist of the Year" Marjorie Whiteford is shown with C.P.N.A. Pres. Jerry Kochel. The large traveling trophy is in the background.

in recognizing Reverend Mark Watkinson, who in 1862 wrote to then Secretary of the Treasury, Salmon P. Chase, urging recognition of the Almighty on United States coinage.

Mrs. Whiteford was one of a committee that arranged for the installing of a plaque at the site of Reverend Watkinson's church - the Prospect Hill Baptist Church in Prospect Park, PA. The plaque states:

"On this site stood the church where the Reverend Mark R. Watkinson was Minister when he sent a letter to the Secretary of the Treasury, Salmon P. Chase, suggesting the recognition of Almighty God in some form on our United States coins. Mr. Watkinson proposed the motto, 'God, Liberty, Law.'

"In 1863, the motto, 'In God We Trust' was adopted as proposed by Salmon P. Chase and this motto first appeared on the Two-Cent Piece.

"Thus, the plea from Mr. Watkinson led to the motto we know so well on our coins and currency -

- IN GOD WE TRUST -

"Presented to the Prospect Hill Baptist Church by the Delaware County Coin Club on April 29, 1963."

The Wagner Award was presented to Mrs. Whiteford by Gerald Kochel, the C.P.N.A. President, as shown in the photo at the left.

Exhibit Winners

The C.P.N.A. Show, held at Lancaster's Farm and Home Center on Saturday and Sunday, April 1 and 2, was very successful, reports Kochel. There were 53 dealer tables and many excellent educational exhibits, he adds. The Bourse Chairman was Tony Almond. The Exhibit Chairman, Phil Machonis, presented these awards:

"Best of Show"

The "Best of Show" Award went to Carl Waltz for his impressive display entitled, "Lincoln Cents of 1909."

Herbert Espy won First Place for showing "Die-Matched Duros and Durillos of the Spanish World."

Second Place went to Al Lutz, Jr. for his exhibit of "Currency of the C & O Canal."

John Eshbach was the Third-Place winner for "Charlie," an exhibit featuring memorabilia of Charles Steigerwalt, a well-known numismatist of his time, who lived in Lancaster from 1858 to 1912.

Junior Winner

First Place in the Junior category went to Steve Machonis for his display of "The 1964 Kennedy Half Dollar."

Two other exhibits were cited for Honorable Mention - displays by Al Lutz, Jr. and Dick Duncan.

"People's Choice"

Visitors to the show got a chance to vote for their favorite exhibit, and as a result, the "People's Choice" award went to Bill Miller for his exhibit of "Coin Exonumia."

Another exhibit that attracted a lot of attention was a non-competitive one by Jerry Kochel, who has been exhibiting a wide variety of coins and paper money -- and winning many awards as a result -- at local, regional and national coin shows for more than 20 years. Jerry displayed 17 awards he has received - unusual because every one of them contained a rare coin. Wording in the exhibit noted that exhibiting can be a rewarding experience in more ways than one...that you can even receive money for displaying money.

The host club for this year's C.P.N.A. Show was the Red Rose Coin Club of Lancaster -- and, judging from the success of this year's show, it's likely that the C.P.N.A. will be back to Lancaster's Farm and Home Center for next year's show as well.



This snapshot of the "Welcoming Table" at the doorway of the C.P.N.A. Show caught two other 1995 Wagner Award nominees, with their spouses. From the left are Orpha and Jim Templin, Mary Baum (with unidentified worker behind her) and Mary's husband, Herb.

A "club for clubs," C.P.N.A. offers services such as free show schedules, exhibit judges, and "People's Choice" awards to encourage area exhibiting.

* * * * *

On the preceding page is the story of the latest winner of the prestigious Wagner Award (perpetuating the memory of an outstanding numismatist and former President of the Harrisburg Coin Club -- where the award was initiated back in 1966). The list of past winners is kind of a "Who's Who" in numismatics in the area defined as Central Pennsylvania.

Previous winners of the Wagner Award for
"OUTSTANDING NUMISMATIST IN CENTRAL PENNSYLVANIA"

- 1966 - John R. Eshbach, Red Rose C.C., Lancaster
- 1967 - William E. Eisenhart, Steelton Coin Club
- 1968 - Paul S. Seitz, York Coin Club
- 1969 - Robert M. Brown, Jr., Harrisburg Coin Club
- 1970 - Mrs. Eleanor (Rusty) Bailey, West Shore C.C.

- 1971 - Mrs. Marian E. Smith, Harrisburg Coin Club
- 1972 - Samuel K. Nolt, Red Rose Coin Club
- 1973 - Samuel F. Seibert, Conewago Coin Club
- 1974 - Gerald L. Kochel, Cloister C.C., Ephrata
- 1975 - Lowell B. Chastain, Conewago Coin Club

- 1976 - Anthony Almond, Sr., Reading Coin Club
- 1977 - Dr. Henry C. Stouffer, Cloister C.C.
- 1978 - Henry Schultheiss, West Shore Coin Club
- 1979 - Richard B. Duncan, Red Rose Coin Club
- 1980 - Chester L. Hoover, Reading Coin Club

- 1981 - Paul E. Haleman, Red Rose Coin Club
- 1982 - David A. Goheen, Reading Coin Club
- 1983 - Robert N. Matylewicz, Wyoming Valley C.C.
- 1984 - John Papa, Wyoming Valley Coin Club
- 1985 - Robert M. Ramsay, Red Rose Coin Club

- 1986 - William Millar, Hanover Numismatic Society
- 1987 - Not presented
- 1988 - Nelson Page Aspen, West Chester Coin Club
- 1989 - Donald J. Gunnet, White Rose C.C., York
- 1990 - Thil Mehl, York Coin Club

- 1991 - T. R. McIntosh, Harrisburg Coin Club
- 1992 - Warren F. Bailey, Harrisburg Coin Club
- 1993 - James M. Hebel, Jr., Red Rose Coin Club
- 1994 - Kerry Wetterstrom, Red Rose Coin Club

SHOW CALENDAR

MAY 6,7 - Hershey, PA - Hershey Coin Club 33rd Annual Show, PA National Guard Armory, 1720 E. Caracas Ave.

MAY 7 - Meadville, PA - Meadville Coin Club Spring Show, Days Inn, 240 Conneaut Lake Road.

MAY 20,21 - Irwin, PA - West Penn Coin Club 5th Ann. Coin & Jewelry Show, Knights Court, Rte. 30 and PA Turnpike Exit 5.

MAY 27,28 - Chambersburg, PA - Friendly Coin Club 35th Annual Show, Holiday Inn, Exit 5, I-81.

JUNE 10 - Lancaster, PA - Red Rose Coin Club Spring Show, Farm & Home Center, Arcadia Rd.(at Rte.72 & 30).

AUGUST 6 - Williamsport, PA - Williamsport Area Numis. Society Show, Zafar Grotto Rafaz Club, 381 East Second St., South Williamsport.

AUGUST 16 - 20 - Anaheim, CA - American Numis. Assn. Convention, Anaheim Convention Center.

CLARION ADVTG. DATES & RATES

The CLARION is normally published three times a year.

1995 AD DEADLINES: Jun.15; Sep. 1

<u>AD RATES:</u>	<u>1 Ad</u>	<u>3 Ads</u>
Business Card	\$10.	\$25.
Quarter Page	15.	40.
Half Page	30.	75.
Full Page	50.	125.
Back Cover	65.	170.

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611 Fairway Drive
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France, 500 francs gold, Louvre Museum-Mona Lisa, Y-170.

Coin of the Year

A French coin commemorating the bi-centennial of the Louvre Museum has been named "Coin of the Year" for issues dated 1993 in competition sponsored by **World Coin News**.

The biweekly newspaper has been sponsoring the award for the past 12 years to encourage excellence in coin design.

The winner is a gold 500-franc that depicts the Louvre's most famous resident - the Mona Lisa - on the obverse. The reverse shows the museum building with its modern glass pyramids in the foreground. The reverse also carries the inscription "Bicentennial of the Louvre Museum" (in French, of course), the date, and the denomination.

The "Coin of the Year" is selected via a two-stage balloting process. It begins in the summer following the year of issue (summer of 1994 for any coins dated 1993), with nominations compiled in each of nine categories. An international panel of coin experts on those categories...and then ballots are sent out again for voting on the "Coin of the Year" from among the category winners.

This is France's second win. The previous "Coin of the Year" for France cited the 1989-dated issues with a 5-franc featuring the Eiffel Tower.



THE PANAMA-PACIFIC \$50 GOLD PIECE

by Dick Duncan

It has been the only \$50 gold coin officially struck by the U.S. Mint - and not a regular-issue coin, but a Commemorative -- struck only at the San Francisco Mint.

The year was 1915, a time when a gold coin was relatively common ...but not one valued at \$50. That was a lot of cash back in those days.

The Panama-Pacific Exposition in San Francisco was the occasion, and this coin's purpose was to commemorate the opening of the Panama Canal one year earlier. (Matter of fact, the whole darn Exposition celebrated the canal.)

The plan for this coin was to produce up to 1,500 round ones, and 1,500 shaped octagonally. That's how many Congress authorized...but, as noted above, \$50 was a big chunk of change in 1915 ...so the public didn't storm the doors of the Exposition to snap them up.

As it turned out, only 483 round ones were sold. The octagon was more popular...but still, only 645 of them were sold. (Now, don't you wish you could pick one up for \$50 today? Ah yes.)

But we're getting ahead of the story. The first problem: These Exposition coins weren't even approved until January of 1915...

and any new series of coins usually took several months in development. Also, a \$50 gold coin was a new venture for the Mint...plus the octagonal shape was unusual.

The normal presses at the San Francisco Mint couldn't do the job -- so the Philadelphia Mint shipped out to California a super-size 14-ton hydraulic press that was utilized for striking large medals.

An article in the July, 1915 **Numismatist** (official publication of the A.N.A.) regretfully informed its readers that the Exposition coins were not yet ready. The \$50 gold pieces were first struck the following month. Farran Zerbe arranged the First Strike ceremonies.

The design shows Athena, Greek goddess of wisdom, on the obverse, and the date, 1915, appeared in Roman numerals. Another representation of wisdom, an owl, graced the reverse. The octagonal piece also sports a border of dolphins, symbolic of the Panama Canal, on both sides of the coin.

You say you'd like to have one of these in gem condition? (So would I.) The May, 1995 **Coin Dealer News-letter** indicates that you could pick up an octagonal one today for about \$80,000. The round one, being rarer, requires just a little more coin of the realm. You'd need to shell out about \$90,000. Wow.

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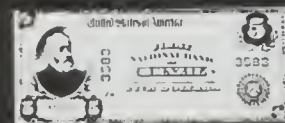
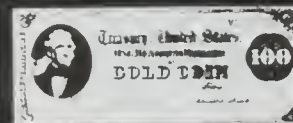
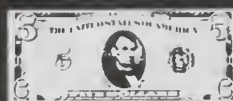
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13th edition

STANDARD CATALOG OF

United States Paper Money

**By Chester L. Krause and Robert F. Lemke
Robert E. Wilhite, Editor**



**NATIONAL BANK NOTES • LARGE & SMALL SIZE BY SERIES
• FRACTIONAL CURRENCY • ERROR NOTES • M.P.C.
• POSTAGE STAMP ENVELOPES • ENCASED POSTAGE
• PHILIPPINE ISLANDS COMMONWEALTH ISSUES
• PRE-CIVIL WAR U.S. NOTES • GUIDE TO AUTHENTICITY**

U.S. PAPER MONEY CATALOG

If you're bothered by declining values in your coins, maybe you should check out the rising paper money as found in this catalog by Chester L. Krause and Robert F. Lemke.

It covers all types of large-size and small-size notes, including National Bank notes, pre-Civil War Treasury notes, Civil War paper-money substitutes, fractional currency, encased stamps, military payment certificates, etc. plus error notes.

Each note is valued in up to three grades of condition. Virtually all pages show substantial increases in values. Those jumping up over the previous year include the Series 1928 star note with Tate-Mellon signature, the Series 1928-G \$2 with Clark-Snydersignatures, and the \$100 star note of Series 1963-A from the Federal Reserve Bank of Boston.

This Standard Catalog of U.S. Paper Money, priced at \$21.95, is available through most coin dealers.



BEST CLUB IN THE UNITED STATES?

Red Rose Coin Club of Lancaster may not be **the** best, but it is special.

They meet twice every month, throughout the year, and attendance is 60 up to 100 every meeting! They're the only coin club to win a top award from the Freedoms Foundation at Valley Forge - for their series of medals, some of which are shown here. And an exhibit of these medals took 1st Place at the A.N.A. in 1993. What makes them "special"?

Part of their secret is what they do not do. (1) They avoid cliques or "dynasties" - with no one allowed to repeat as President...so the work is passed around. (2) Absolutely no one is paid for service.

Among their keys to success: The meetings contain something for everyone -- a short business session; a good educational program (but not more than 30 minutes); and then a 100-lot auction of member coins.

Their monthly Newsletter tells all about what was decided at the monthly board meeting (no secrets), as well as listing the coins, tokens, notes, etc. that will be in the auction that month.

Another secret (easier said than done - because it builds up over the years), there are many willing workers, ready to pitch in. Here, obviously, success breeds success.

They try to make use of every member's ideas...and put them into action. For example, "Let's issue a special wooden token to recognize our 500th meeting"...or "Let's take a trip to the Mint...the Smithsonian...or whatever sounds good."

It's not easy to explain the whys of a Great Club...but for starters, check out the article on page 24 of this issue. Many good ideas!



THE "CANADA CONNECTION"

by Nelson Page Aspen

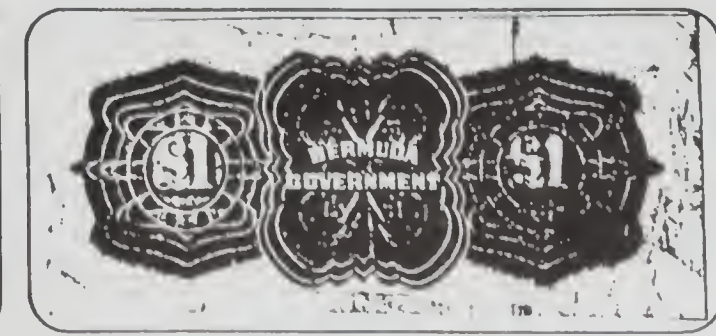
Bermuda has always been closely associated with Canada, in some instances more so than with the United States. It sends many of its sons and daughters far to the north for their education. Many attend nursing or medical schools and pursue surgical residencies. The so-called "forty thieves" all have residences there and a migration occurs to Canada each summer. Likewise, Canadians are second only to the Americans as tourists to Bermuda.

Many a Canadian ship left Nova Scotia to embark later from Bermuda for the Southern Confederacy during the U.S. Civil War, hoping to run the blockade and make a fortune.

But for syngraphists the real association occurred during the reign of King George V. It was a time of unhappiness, turbulence and war. It was a time when the Bermuda government issued its first sterling currency note. The note was authorized with some urgency shortly after the outbreak of the First World War. The issue of the £1 note was initially received as a spectacular event, not only because it was a "first", but because it was hauntingly attractive.

Unusual to some in that it failed to portray the monarch, the note was dramatic, boldly showing the crest of Bermuda in an oval frame on the face. Beneath the crest is a banner exclaiming "Quo Fata Ferunt" (Whither the fates direct). The large size note, measuring 168 mm by 74 mm, has a white background, but most of the right two-thirds is a delicate lime colour. This area contains a geometric bow with the numeral "1" in its centre, the word "ONE" overlying it, and a "£1" flanking either side. Above, in large block letters, is "BERMUDA GOVERNMENT" and below the denomination "ONE POUND". The serial number is printed in red above, to the right and mid-left. The stark contrast to the black printing is most attractive, especially as it is surrounded by a black decorative border.

Some years ago Bill Barrett of Montreal advertised a Bermuda note overprinted "HALIFAX". It was not illustrated, and was sold by the time of my inquiry. I do not recall the kind or denomination of the note, but perhaps some reader can add more to our knowledge.



The bottom contains the signature of the receiver general and the countersignature. The first ten thousand notes are said to bear the countersignature of J. T. Gilbert, and the second ten thousand C. H. Clay. The receiver general signature is that of Allan F. Smith. Although I have examined notes with serial numbers as high as 034504, I have yet to see the signature of C. H. Clay.

At the top, centred in the border, is the caption, "Hamilton, Bermuda, December 2nd 1914". No other Bermuda note places the month before the day, this example apparently being influenced by North American practice.

The back of the note is emblazoned with three green rosettes and is symmetrical, containing the inscription "BERMUDA GOVERNMENT", and "£1" on each side.

The black note face and the stark green on white back both carry at the bottom the imprint "AMERICAN BANK NOTE COMPANY, OTTAWA".

There was not another bank note of Bermuda printed until 1920. Unfortunately there have been no further contracts given to Canada. The one pound note of 1914 therefore remains the single "Canada Connection" for syngraphists.

Notes numbered 000001, 000002 and 000003 remained in Bermuda, rather than being presented to the monarch or crown agents. The number one note was owned by the Bank of Bermuda and became known by that bank's name. For many years that note was classified as #1, while the other £1 notes were identified as #2. This has been corrected, and explains why there is no "Pick #1" for Bermuda notes.

The American Bank Note Company at Ottawa has provided Bermuda with its most handsome and valuable note, and I for one am thankful for the "Canada Connection".

Initially published in Canadian Paper Money Newsletter 1995

JUST A FEW NOTES FROM P.A.N. MEMBER CLUBS

Western PA Numismatic Society reports it has a new Vice-President named Larry Korchnak of Aliquippa. That name's familiar to us because he's a script writer for the A.N.A. **Money Talks** radio program. Matter of fact, check out his work on page 15 of this issue.

The same outfit gives its mythical "Busy Beaver Award" to PAN Past-president Wayne Homren -- who presented a program on "How to Improve Your Coin Club" (with some ideas originated by Sam Deep) at the big show in Long Beach, CA. Check out Wayne's story, page 24.

Pittsburgh Numismatic Society had an "Other Hobbies and/or Collectables Program" recently (suggested by John Burns) -- a good idea for a program that's a little different...and one of the ideas in Homren's page 24 story.

And P.N.S. Newsletter reports on plummeting values in Sports Trading Cards...a big public-awareness campaign is coming later this year preparing us for new \$100 U.S. notes slated to arrive in 1996...and Canada's ready to bring out a ringed, bimetal \$2 coin in 1996.

Harrisburg Coin Club uncovered a small hoard of their medals (found upon the death of their Secretary) -- mostly bronze and dated from 1965 through 1994. Included are a few silver and pewter, also. Anyone interested in buying -- or for more info -- contact the club at P.O. Box 60, Etters, PA 17319.

Indiana PA Coin Club held their Spring Show on March 11 and 12. A Fall Show is slated for September 16 and 17 -- at Best Western University Inn, 1545 Wayne Ave, Route 119 South.

Lancaster's **Red Rose Coin Club** has been issuing silver and bronze medals annually since 1966, and just this year will feature (finally) a local chap who was probably their most famous celebrity -- Robert Fulton. (Yes, of steamboat fame.) The minting will be done by the famous Franklin Mint.

Harrisburg Coin Club, after 30 years of holding its show the weekend after Labor Day, is now changing their Show date (primarily due to competition from larger shows). The new date: A one-day Show on Saturday, Sept. 30, 1995 -- at the River Rescue Headquarters, 1119 South Cameron Street, Harrisburg.

Currency Club of Chester County reports that Joe Haenn received First Prize in Paper Money from the Wilmington, DE Club Show. And a recent talk by Bob Csernak displayed a note that was his favorite, his most expensive, and his best buy. Turns out it was one note -- a Confederate \$20 note for which he paid \$30, only to find out later that it had "Printed in the U.S.A." on the back. Now, he gains knowledge re currency **before** he buys!

YOUR CLUB could also be featured in this space. Just send news to Editor Dick Duncan at 611 Fairway Drive, Lancaster, PA 17603. Good idea.

MONEY TALKS: The Numismatic Radio Show

MONEY TALKS is a one-minute radio spot produced by the A.N.A. in Colorado Springs. They run daily, and each covers a different topic related to coins, medals, tokens or paper money. It began in October, 1992, and now reaches about 100 stations across the U.S.

If you'd like to hear the show on your local airwaves, write to your public broadcasting station and request **MONEY TALKS**. It's provided free of charge. For info, contact Education Director, Am. Numis. Assn. 818 N. Cascade Ave., Colo. Springs, CO 80903. (Phone (719) 632-2646)

Here's a sample (from Nov. 25, 1994):

KING TUT AND EGYPTIAN NUMISMATICS by Kerry Wetterstrom

Today is the 72nd anniversary of perhaps the greatest archeological discovery of this century...the opening of King Tut's tomb.

This is "A-N-A's Money Talks," and the tomb of the Egyptian Pharaoh, Tutankhamen, was discovered by the celebrated British archaeologist, Howard Carter.

You might expect that along with all the other magnificent treasures Carter found in Tut's tomb, there would be piles of gold and silver coins. But this wasn't the case. Coins didn't become a regular part of Egyptian life until Alexander the Great conquered Egypt -- about a thousand years after King Tut's death.

How did the Egyptians of Tut's day get by without money -- let alone credit cards? They traded or bartered for what they needed, much as the early Native Americans did. When the Egyptians finally did start making coins, it was done by a Greek King, Ptolemy I.

Ptolemy was one of Alexander the Great's generals, and he claimed Egypt as his own. Ptolemy wanted to rule Egypt as a Pharaoh. He placed his own portrait on his coins -- an honor usually reserved for the gods. Several hundred years later, Ptolemy's descendants were still striking coins with his portrait on them. This ended when Cleopatra lost Egypt to the Roman Emperor, Caesar Augustus, in 30 B.C.

Cleopatra was the last of the Ptolemaic dynasty. When we think of her, images of Vivian Leigh and Elizabeth Taylor come to mind. These two beautiful actresses played Cleopatra in the movies. But if you see some of the rare coins bearing Cleopatra's portrait, you may be reminded more of the "Wicked Witch of the West." History and Hollywood have been kind to Cleopatra -- and King Tut as well!

This has been "Money Talks." Today's program was written by Kerry Wetterstrom and underwritten by members of the Professional Numismatists Guild, whose motto is "Knowledge, Integrity, Responsibility." "Money Talks" is a copyrighted production of the American Numismatic Association, 818 North Cascade Ave., Colorado Springs, CO 80903; telephone (719) 632-2646.

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Another sample (from Mar. 6, 1995):

BANK HOLIDAY OF 1933 by Larry Korchnak

Who wouldn't love a holiday? It means no work or school -- and a chance to relax and get together with family and friends. But in early March of 1933, there was one holiday that wasn't much fun for anyone.

On March 4th, 1933, Americans woke to find that all their banks had

"gone fishing." Actually, the banks were ordered closed by Franklin Roosevelt. It was one of his first acts, after being sworn in that day as President.

The nation was in the grip of the "Great Depression," and people didn't have much confidence in banks. Instead, they hoarded "hard cash" -- silver and gold coins -- and had little faith in the paper money issued by the government. The glitter of gold provided the only security that people understood. So, gold coins were stashed away, rather than deposited in banks.

Just three weeks earlier, the Governor of Michigan had closed his state's banks. People in other states panicked, and began lining up to withdraw their savings. In a little over two weeks, 21 other states closed their banks.

Roosevelt was greeted on inauguration day with an economic catastrophe. His solution was a 10-day "bank holiday." Congress -- never known for acting quickly -- passed the Emergency Banking Act in just four hours. It became the first piece of legislation enacted under the "New Deal."

With the new law in place, tighter regulations were imposed on a banking system that was failing -- thanks to unwise and, in many instances, dishonest banking practices. The law also required all Americans to turn in their hoarded gold. Withholding gold became a criminal act.

By the middle of March, 90 percent of the banks were able to reopen. But those that were insolvent never reopened, and many people lost their life savings.

This has been "Money Talks." Today's program was written by Larry Korchnak and underwritten by COINS magazine, providing its readers with the latest news on the U.S. coin market. "Money Talks" is a copyrighted program of the American Numismatic Association, 818 North Cascade Ave., Colorado Springs, CO 80903; telephone (719) 632-2646.

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You say those authors' names look familiar? That's understandable. because both Kerry Wetterstrom and Larry Korchnak, who authored these two "Money Talks" scripts, are members of PAN. Way to go, chaps!

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Gerald T. Krupa - Numismatist

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One way is to send a one-minute script for "Money Talks" to the American Numismatic Association (at the address shown at the end of the scripts shown above.

Another way: You can get **your name** in print - plus the admiration of fellow numismatists - by sending a story to the Editor of the CLARION. Whatever is your numismatic specialty, others are interested in hearing about it - or reading about it. Send the goods to Dick Duncan, Editor, 611 Fairway Drive, Lancaster, PA 17603. And thank you!

THE GETTYSBURG NATIONAL BANK
Its First 100 Years

by Dick Duncan

This story goes back to 1814. Prior to that time, there was no bank in Adams County. The county was largely agricultural, and in fact people in the area were unaccustomed to banking. The Gettysburg community turned to York, Chambersburg and Carlisle as their banking centers.

Money was not plentiful. There were no railroads or other fast transportation. No telephones. In virtually all communities in the country - except for the largest cities - the man with the most money served as the banker for his locality. Merchants and manufacturers generally kept their money in their homes, and carried their business records and securities home every night. Of course, very often home and place of business were one and the same.

Finance Was Risky Business

Banks didn't pay interest on deposits. The transfer of bank notes was risky -- and thus, a note was often cut in half and each half sent separately...then reattached when they arrived safely. Rates of postage were very high, so that a great deal of money was carried by trusted messengers from one locale to another.

A New Bank

When the Bank of Gettysburg first opened, in 1814, each Director was, in effect, the banker for his locality - bringing deposits from his neighbors on the meeting day of the Bank Directors. And he often took back with him money needed by his neighbors.

Important to the success of the new bank, its Founders were prominent men of good financial standing, who had the confidence of their community. Their judgment was generally good and they were practical financiers, so that the institution would grow and prosper.

An act regulating banks was passed by the Legislature of PA on Mar. 21, 1813. The Governor vetoed it. But on Mar. 21, 1814, it was passed over the Governor's veto. It divided the state into 27 districts for the purpose of banking. Adams County was one district, in which a bank could be established.

\$350,000 in Capital

The Bank of Gettysburg could have no more than 7,000 shares, or \$350,000 capital. \$5 a share was to be paid at the time of subscribing, and when 50 or more persons had subscribed for at least 50% of those 7,000 shares -- and 20% of the cost actually paid -- then the corporation could be "erected." The charter was for 11 years, from the first day of April, 1814.

The Big Money Folks

Each share of stock was priced at \$50 (with \$10 to be paid on each share at the time of subscribing). About 300 names were listed as initial subscribers -- of amounts from one up to 100 shares. These folks signed up for 100 shares each:

Alexander Cobean, George Himes, Jas. McSherry, David Newman, Michael Slaughter, Samuel Sloan, Alexander Dobbin, David Agnew, Jacob Schriver, John McKaleb, John Darby, Richard Coale and John Hughes.

The total subscribed was 4730 shares - so that the bank actually got its start with capitalization of just \$236,500. It doesn't seem like a large amount today, but it was a healthy fortune at that time.

A notice appeared in the Adams Sentinel newspaper on May 27, 1814, stating that operations of the Bank of Gettysburg "are now commenced." It was signed by Alexander Cobean, Bank President. The first minutes of the bank are still in existence, written in elegant penmanship.



FORMER DIRECTORS

Samuel Lilly
James McSherry

James Gettys
Thaddeus Stevens
William McPherson

Henry Wirt
James McSherry, Jr.

The history of the bank encompasses good and bad times, as well as wars, of course. In June, 1814, the Bank President had accepted the command of a Company of Volunteers from Gettysburg and its vicinity to go to the defense of Baltimore. He nominated Walter Smith to officiate as President in his absence. On Sept. 27, Cobean returned from his military service and again resumed his functions as President.

A Dividend...A Watchman

The first dividend was declared on Nov. 7, 1814. On the same day, a Bank Watchman was appointed - James Degroft. A little watch-house (or "watch box") was built for his accommodation on the pavement in front of the bank. One of the Watchman's difficulties was caused by young pranksters out on a lark. They'd carefully lock the Watchman in his box and then carry it some distance away (undoubtedly accompanied by the muffled cries of poor old Mr. Degroft).

Thaddeus Stevens

One of the bank's early Directors was Thaddeus Stevens, destined to become famous nationally - particularly in his opposition to slavery. Stevens had been admitted to the bar in Maryland in 1816, and then practiced law in Gettysburg for 15 years. He then made his home in Lancaster, served 3 terms in the PA Legislature, and then in the U.S. House of Representatives from 1848 to 1853. Reelected to the House of Representatives in 1858, he served until his death in 1868.

Among references to Stevens in the Bank's minutes: It was resolved on Feb. 26, 1826 to accept an offer from Thaddeus Stevens who said he'd pay \$25 a acre for about 50 acres of land lying north of the Chambersburg Turnpike. Also, Stevens was allowed \$100 a year for his service as Counsel for the Bank Board.

Another Turnpike

On May 20, 1828, the Bank subscribed to the Gettysburg and Hagerstown Turnpike Company, but on June 5 it was resolved that no proceedings concerning the turnpike to Hagerstown be made until after harvest and that two weeks notice be given all Directors of such matter.

The Key Job

The job of Cashier was apparently considered the key position, as the records show that in 1814, the President's salary was set at \$850, and the Cashier would receive \$950.

In November, 1834, the Cashier's salary was \$1100 but he also had the task of finding firewood for the Bank.

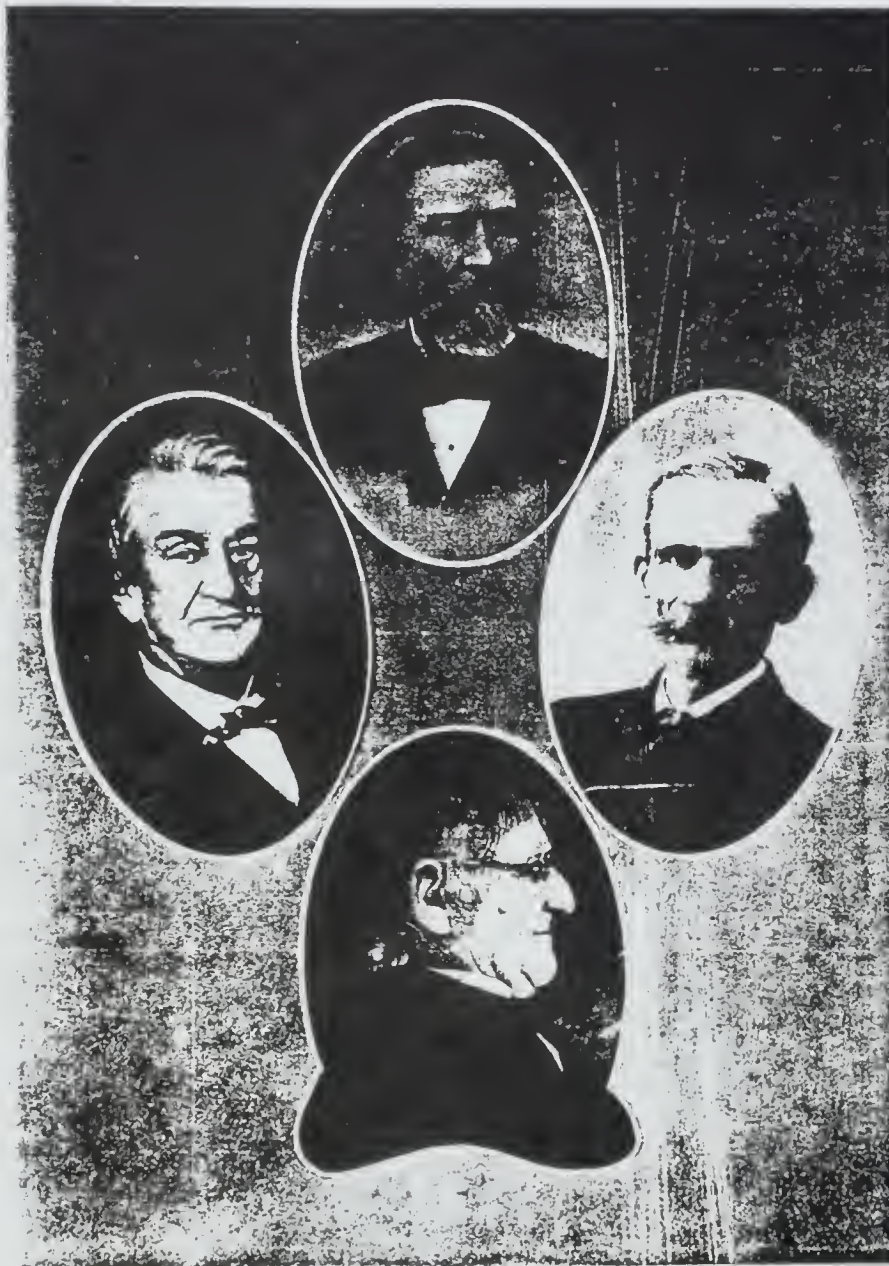
A Railroad

On Aug. 2, 1836, a subscription for 70 shares was directed to be made to the Wrightsville and Gettysburg Railroad, and the stock held by the Bank, of the Gettysburg Water Co., 22 shs., was ordered to be sold at \$8.33/share. Also, John McPherson, Cashier, was allowed to accept appointment as Treasurer for the Wrightsville and Gettysburg Railroad Company.

Financial Crises

The bank had to weather many financial crises blenketting the nation. In 1837, payments of specie (coins) were suspended in N.Y. on May 10, in Philadelphia May 11, and Gettysburg on May 12. The coinage supply was very small (which led to many firms issuing what we now call Civil War Tokens). There were many failures. Paper notes for fractions of a dollar were issued - and promptly labeled "shin plasters" or home-made money.

In October, 1839, specie payments were again stopped. On Jan. 15, 1841 the PA Legislature ordered banks to resume specie payments or lose their charters. This law was obeyed for a short time, but all eastern banks stopped them again within a month.



PRESIDENTS OF THE BANK

George Swope

David Wills
George Smyser

John A. Swope

A scheme of making checks good instead of paying them was adopted to tide over the financial troubles throughout the country.

The year 1841 also saw the failure of the United States Bank, and many small banks had big troubles.

In 1842, a lot of trouble resulted from banks issuing notes, which did not pass at par value and thus the value was uncertain. Specie payments were resumed, but coins were still hard to get.

On Sept. 14, 1847, the Cashier was appointed to arrange with Thaddeus Stevens for the sale of Stevens' land in and around Gettysburg at a private sale. (He had been living in Lancaster for about 5 years by that time.)

The year 1857 was another one of financial crisis. Large amounts of paper money were issued, railroad expansion and large bank losses contributed to failures. A panic began on Sept. 25, and banks declined discounting notes, and on the 28th all Philadelphia banks suspended specie payments.

War Reaches Gettysburg

There were no minutes of this bank from May 18, 1863, until Sept. 28, 1863. That's because the whole state of PA and especially Adams County and the Borough of Gettysburg were in constant danger due to the "rebel invasion."

Most assets of the bank were transferred to the Philadelphia Bank. On June 23, the Adams Sentinel said, "In consequence of the excitement last week, but little business was done here. The mail became sadly out of joint, and no newspapers were issued by the Adams Sentinel from June 30 to July 7."

For several days before and during the battle of July 1, 2 and 3, the bank was closed, and no business was transacted until July 27.

Then, the Sentinel reported, "The Bank of Gettysburg has resumed its operations and is transacting business as before the Rebel invasion. This excellent institution has suffered no pecuniary loss beyond the inconvenience occasioned by the hasty removal of its valuables to a place of safety and the delay of business incidental to its doors being closed for the time being."

A New Corporation

The year of 1863 concluded the history of the Bank of Gettysburg. The U.S. Congress early in 1863 began to consider creating national Banks. An act was passed in February, 1863, and went into effect the following June. On Oct. 25, the legal steps were initiated to change the Bank of Gettysburg from a State Bank to a National Bank.

The year of 1884 was another one that included many large financial failures. They began in May, and included the Metropolitan Bank, the Marine Bank and Grant and Ward of New York. The Gettysburg National Bank managed to continue successfully, without sharing in any of the financial losses of the country. This financial depression extended to 1886.

A New Invention

In October, 1903, a telephone was installed in the bank building. Its debut was saluted in these glowing terms: "This has in a large measure changed banking methods by reason of the rapidity with which business can be transacted."

John A. Swope, President of the Bank for 25 years, tendered his resignation in 1904 with these glowing words:

"Twenty five years have elapsed since I was chosen to fill this position, and during this time, whilst we have had reverses, the tendency has been upwards, and after having declared our semi-annual dividends, we have added to our surplus reserve a very handsome sum, all of which has been

earned from year to year. The Bank has gone safely through all the financial crises which have occurred since its establishment in 1814, and passed through the great battle without suffering any loss. This is a record to be proud of and should inspire us with hope for its future and courage to meet the troubles which are certain to arise from time to time.

"I am now in my 77th year and this admonishes me to curtail my cares and responsibilities as much as possible, and leave the conduct of affairs to younger and more efficient hands. This I do with great confidence and the full assurance that they will be well managed.

"With the most sincere regard for the individual members of the Board, I remain,

Yours very truly,
John A. Swope"

The Home of the Bank

At the first meeting of the bank's stockholders, in 1814, it was agreed that the place of business would be in the house of John B. McPherson. This was the first and only home of the Bank of Gettysburg (before becoming a National Bank). The house was a large brick building located within 90 feet of the Gettysburg Square, on York Street. The Bank continued to rent part of the building until March 31, 1858. On that day, the property (60 feet in front, and 181 feet deep) was sold to the Bank for \$4500.

It's interesting to note that this lot of ground (Lot No. 83 on the plot of the town of Gettysburg) was conveyed by John and William Penn on April 17, 1787, to James Gettys (a Director of the Bank in 1814), who in turn sold it to William G. McPherson (a Director of the Bank from 1819 to 1824), and from whom it came to John B. McPherson.

John B. McPherson was the Bank's first Cashier -- and, as noted above, the position of Cashier received a higher salary than the President.

The building remained in about the same condition as when purchased up to 1882, serving as a home for the Cashier (T. Duncan Carson, successor to J. B. McPherson) as well as the banking establishment. Substantial improvements were made in 1882, costing \$4150.

A New Building

In 1908, a committee was formed to correspond with architects for the erection of a new building. The architectural firm chosen was Herman Miller of Philadelphia. In 1909, building contracts were signed, with a Gettysburg firm, W. H. Johns, for construction, York Safe & Lock Co., for security, Lucas Peters of Philadelphia for granite work, and the York Corrugating Co. for copper ceilings. The building, finished in 1910, cost about \$45,000.

The style was colonial, 45 feet on the front and 86 feet deep. It was built with Troy white granite from New Hampshire on the exterior. Corridor walls were faced with a base of green marble from Vermont, and wainscoting of 7 feet of cream marble from Alabama, with a cornice of 9 inches of South African mahogany. The floors featured blocks (one foot square) of gray marble from Tennessee. Counters and writing tables were of mahogany. Customers had to be impressed with its appearance.

The bulk of the information in this story comes from a book entitled "The Gettysburg National Bank," compiled by Mr. William McSherry and published on the Bank's 100th anniversary, in 1914. The introduction states, "At no time in its existence was the Bank in better financial condition than it is today." Thus ends our 100 yr. saga



BANK HOUSE AND RESIDENCE 1893



BANK HOUSE 1914

COIN CLUB SEMINAR SUGGESTIONS

Long Beach

Saturday, February 4, 1995

Compiled by Wayne Homren

This article summarizes suggested ways for coin clubs to improve their appeal to members. The suggestions grew out of a seminar held at February's Long Beach Coin Show.

WHY DO PEOPLE COME TO COIN CLUBS?

Each club has its own personality and its own wants and desires. What do YOUR club members want? How can you help make sure they get what they want?

COMMUNICATION

Call people - someone should make the effort to occasionally call club members in advance of a meeting to say hello and invite them to attend. It's always nice to know someone is thinking of you.

Send cards - keep track of member birthdays and be alert for other significant events like childbirth or death in the family. Send a card. Again, it's nice to know the club is thinking of you.

Member News - (related to the above) Include tidbits of member news in your newsletter. Who's having out of town visitors? Who just returned from vacation? (For security reasons, NEVER mention when a member is going away..)

ENCOURAGING PARTICIPATION

Apprentices - Informally assign an assistant or apprentice to each officer or committee chairman. These people will be better prepared to take over when needed. Train your replacement!

Term Limits - set term limits (formally or informally) to make room for others. Don't let anyone monopolize a position (out of either desire or necessity). No one is irreplaceable. What if they died? Surely someone would come forward to take over the task. Don't let someone be goaded into continuing in a position if no one offers to take over. Be firm - just say no - it will force the issue and SOMEONE will eventually come forward.

Ask People! - sometimes the only reason someone hasn't held a particular office is "Nobody asked me!" We all know what happens when you ask for a volunteer in a crowded room. Nobody steps forward. But if the club leadership asks a member for help in private, the member is often quite willing to help out. Ask people, but do it on a personal, one to one basis.

FINANCES

Refreshment Donations - If your refreshments are given out free, consider charging a fee or asking for donations to cover the cost.

Expense Cutting - Remember: it is usually much easier to cut expenses than to raise new money. Are there any unnecessary expenses in your club?

"OUR CLUB IS BORING" - HOW TO IMPROVE

Show and Tell - during the meeting, have a "Show and Tell" period where members can describe new acquisitions or other items they brought with them to the meeting. Sharing is fun and educational for all.

Other Hobby Night - many clubs have success with "Other Hobby Night", a show-and-tell session where members talk about their non-numismatic interests. It's a good way to get to know one another and can be very fun and informative.

Back to Basics - start a series of "back to basics" programs: short 5-10 minute presentations or discussions about basic hobby elements such as grading, attribution, toning, pricing, coin storage, coin doctoring, etc. These can be expanded to full-length programs if desired

Ask the Membership - don't let the speakers talk about subjects only of interest to them. Find the topics first and THEN round up speakers. Ask the membership what they'd most like to hear about. You're likely to find members willing to put together a program or lead a discussion on the desired topics.

Bring in Outside Speakers - statewide clubs sometimes have Speaker's Directories. Clubs from neighboring areas may have members willing to come out and speak to your club. It can't hurt to ask - get on the phone and call around!

Have A Backup Plan - Always have a backup plan in case a speaker cancels at the last minute. Even an ANA slide set would be sufficient. But don't wait til the last minute!

ADVERTISE!

People won't come to your club if they don't know it exists. Get the word out!

Club Flyer or Brochure - first, develop a one-page flyer or brochure describing your club, where and when it meets, and an address or phone number to contact. It doesn't have to be fancy to do the job! Distribute them far and wide. Every member can help out with this. Some good places

Grocery Store bulletin boards
Mall bulletin boards
Doctor's Office waiting rooms
Antique Shows
Baseball card shows
Community Centers
Churches
Libraries
Schools
Coin Shows
Coin Shows

Press Release - Write a Press Release to advertise club events of interest to a more general audience. Include Who, What, When, Where, Why. Send it to all the local newspapers, radio stations, etc. (Get a list of local media from your town's Convention or Visitor's Bureau).

Coin Identification Table - Sponsor a "Coin Identification Table" at a local museum, library, mall, or antique show. Be sure to get the word out in advance. If it's not advertised, no one will show up.

Club Table - man a club table at local or regional shows. Be a salesman and **SELL YOUR CLUB!** Don't just stand there - buttonhole collectors and tell them about the advantages of joining your club. Hand out maps with the location and schedule of your meetings.

Civic Organizations - volunteer to speak at local civic organizations (Rotary, church groups, etc) This may not bring in new members directly, but has a "ripple effect" in the community. People will tell their friends.

NATIONAL COIN WEEK ACTIVITIES

School program - sponsor a talk at a local middle school

Display coins
Give away some coins for free
Give away copies of Coin World/Numismatic News
Show the ANA's new video

Subscriptions - donate yearly subscriptions to numismatic publications to local schools and libraries

SECURITY - Be security conscious! People are often afraid to let others know they collect coins for fear of robbery. Be sympathetic to their desires. Don't put anyone's name in writing without their OK.

BRILLIANT UNCIRCULATED COLLECTOR SINGLES & SETS

We select our Brilliant Uncirculated singles based on a minimum of bagmarks or hairlines, sharpness of strike for the date and mintmark; full original luster - brilliant coins. Ch/Gem BU coins grade a minimum of MS-63. MS-63 cents are either near full red or red & brown. Ch/Gem BU cents of the later dates are original red for the date/mintmark. Short sets of Buffalo 5¢ and Mercury 10¢ and Wartime Nickels are housed in Capital holders; all others are housed in custom Dancso albums. Prices are subject to change.



MS-63 LINCOLN CENTS

	P	D	S
1931.....	\$24.00	\$65.00	\$55.00
1932.....	20.00	25.00	—
1933.....	22.00	19.00	—
1934.....	5.00	18.00	—

MS-64 LINCOLN CENTS

	P	D	S
1931.....	\$29.00	\$85.00	\$75.00
1932.....	26.00	33.00	—
1933.....	27.00	22.00	—
1934.....	6.50	22.00	—

CH/GEM BU LINCOLN CENTS

	P	D	S
1935.....	\$2.00	\$4.05	\$10.05
1936.....	1.40	2.70	2.45
1937.....	.85	1.65	2.00
1938.....	1.50	1.95	1.15
1939.....	.80	2.25	1.40
1940.....	.80	.75	.75
1941.....	1.05	2.15	2.00
1942.....	.45	.40	4.15
1943.....	1.15	.90	2.05
1944.....	.35	.50	.45
1945.....	.55	.30	.25
1946.....	.30	.30	.30
1947.....	.80	.35	.55
1948.....	.45	.30	.45
1949.....	.45	.45	.85
1950.....	.55	.60	.55
1951.....	.55	.25	.50
1952.....	.45	.20	1.50
1953.....	.15	.15	.25
1954.....	.15	.15	.15
1955.....	.15	.15	.35

All 1960-1954-PD are at 15¢ per
1960 Sm. Di. 1.35 .15
1934-1964-PDS Ch/Gem BU set 95.00

THOMAS JEFFERSON COIN & CURRENCY SET

In original government case of issue. This set has the tough-to-find specimen issue of the 1994 Jefferson Nickel. No, not a Proof, No, not Uncirculated. But a true specimen piece.

\$95.00

BRILLIANT PROOF SILVER NICKEL

Gem example of this first Proof Wartime Nickel. Brilliant, unspotted and a nice strong strike.

1942-P Ty. 2 Nickel Proof-65

\$95.00



MS-63 BUFFALO NICKELS

	P	D	S
1934.....	\$33.00	\$75.00	—
1935.....	22.00	45.00	\$39.00
1936.....	18.00	24.00	26.00
1937.....	14.00	20.00	21.00
1938.....	—	13.00	—

MS-64 BUFFALO NICKELS

	P	D	S
1934.....	\$45.00	\$130.00	—
1935.....	25.00	70.00	\$50.00
1936.....	20.00	28.00	30.00
1937.....	17.00	23.00	24.00
1938.....	—	17.00	—

1934-1938-PDS Ch. BU short set

MS-63 \$285.00, MS-64..... 390.00



CH/GEM BU MERCURY DIMES

	P	D	S
1934.....	\$14.00	\$35.00	—
1935.....	12.00	35.00	\$25.00
1936.....	13.00	25.00	19.00
1937.....	13.00	22.00	23.00
1938.....	14.00	18.00	19.00
1939.....	12.00	13.00	24.00
1940.....	7.00	12.00	12.00
1941.....	5.00	12.00	12.00
1942.....	5.00	13.00	12.00
1943.....	5.00	11.00	13.00
1944.....	5.00	12.00	13.00
1945.....	5.00	11.00	14.00

MS-64 FULL BAND MERCURY DIMES

	P	D	S
1934.....	\$19.00	\$46.00	—
1935.....	19.00	48.00	\$47.00
1936.....	18.00	30.00	28.00
1937.....	19.00	25.00	29.00
1938.....	18.00	25.00	24.00
1939.....	16.00	19.00	75.00
1940.....	16.00	16.00	16.00
1941.....	13.00	16.00	16.00
1942.....	13.00	16.00	16.00
1943.....	13.00	15.00	16.00
1944.....	16.00	15.00	16.00
1945.....	N/A	16.00	20.00

1941-1945-PDS Ch/Gem BU short set 105.00



CH/GEM BU JEFFERSON NICKELS

	P	D	S
1938.....	\$2.35	\$3.25	\$3.05
1939.....	1.40	35.00	16.50
1940.....	.75	1.95	2.70
1941.....	.85	2.65	3.35
1942.....	3.55	18.35	5.65
1942 Ty. 2.....	6.65	—	—
1943.....	3.15	2.85	3.25
1944.....	3.55	7.55	3.60
1945.....	3.95	3.30	2.15
1946.....	.35	.45	.35
1947.....	.80	1.05	.40
1948.....	.35	1.20	.45
1949.....	.50	.75	.90
1950.....	.75	5.05	—
1951.....	1.15	.80	1.65
1952.....	.70	1.05	.60
1953.....	.20	.20	.35
1954.....	.20	.25	.20
1955.....	.30	.20	—

All 1956-1960-PD are at 20¢ per
1938-1964-PDS Ch/Gem BU set 149.00
1942-1945-PDS Ch. BU WTN set 45.00



MS-63 FRANKLIN HALF DOLLARS

	P	D	S
1948.....	\$18.05	\$13.25	—
1949.....	39.00	39.00	\$50.00
1950.....	25.00	23.45	—
1951.....	13.85	26.45	23.00
1952.....	9.05	8.45	41.50
1953.....	13.85	7.25	13.25
1954.....	5.95	6.35	6.05
1955.....	7.85	—	—
1956.....	6.35	—	—
1957.....	5.55	4.45	—
1958.....	4.40	3.65	—
1959.....	4.65	5.15	—
1960.....	3.65	5.00	—
1961.....	3.85	3.95	—
1962.....	2.95	2.95	—
1963.....	2.70	2.70	—

MS-64 FRANKLIN HALF DOLLARS

	P	D	S
1948.....	\$21.00	\$17.00	—
1949.....	50.00	50.00	\$65.00
1950.....	30.00	34.00	—
1951.....	19.00	39.00	30.00
1952.....	27.00	23.00	49.00
1953.....	26.00	23.00	18.00
1954.....	15.00	15.00	12.00
1955.....	11.00	—	—
1956.....	11.00	—	—
1957.....	10.00	12.00	—
1958.....	11.00	10.00	—
1959.....	11.00	14.00	—
1960.....	11.00	15.00	—
1961.....	15.00	12.00	—
1962.....	12.00	14.00	—
1963.....	10.00	10.00	—

1948-1963-PDS Ch/Gem BU set 365.00



MS-63 WASHINGTON QUARTERS

	P	D	S
1932.....	\$25.00	\$550.00	\$300.00
1934.....	24.00	165.00	—
1935.....	24.00	160.00	60.00
1936.....	23.00	310.00	55.00
1937.....	26.00	40.00	100.00
1938.....	55.00	—	55.00
1939.....	18.00	30.00	55.00
1940.....	17.00	60.00	19.00
1941.....	5.50	18.00	18.00
1942.....	5.00	14.00	55.00
1943.....	4.00	15.00	29.00

MS-64 WASHINGTON QUARTERS

	P	D	S
1932.....	\$33.00	\$685.00	\$375.00
1934.....	29.00	210.00	—
1935.....	29.00	195.00	65.00
1936.....	26.00	325.00	60.00
1937.....	30.00	50.00	110.00
1938.....	60.00	—	60.00
1939.....	23.00	34.00	60.00
1940.....	19.00	65.00	24.00
1941.....	8.00	28.00	24.00
1942.....	7.00	17.00	70.00
1943.....	6.50	20.00	32.00

CH/GEM BU WASHINGTON QUARTERS

	P	D	S
1944.....	\$4.50	\$8.00	\$8.00
1945.....	4.50	8.00	6.00
1946.....	5.00	5.00	4.50
1947.....	6.50	6.00	5.50
1948.....	4.50	5.50	7.00
1949.....	15.50	7.95	—
1950.....	2.35	2.70	4.75
1951.....	2.65	2.35	11.50
1952.....	2.45	2.05	8.75
1953.....	2.05	1.75	2.35
1954.....	1.75	1.75	1.75
1955.....	1.70	1.70	—
1956.....	1.70	1.70	—
1957.....	1.70	1.70	—
1958.....	1.70	1.70	—
1959.....	1.70	1.70	—

All 1960-1964-PD are at \$1.70 per
1941-1964-PDS Ch/Gem BU set..... 298.00



CH/GEM BU ROOSEVELT DIMES

	P	D	S
1946.....	\$ 7.75	\$ 8.00	\$1.10
1947.....	1.15	2.10	1.65
1948.....	3.55	2.60	2.50
1949.....	10.70	3.95	18.05
1950.....	2.05	2.60	9.95
1951.....	1.15	1.35	4.45
1952.....	1.75	.85	4.75
1953.....	1.15	.90	.75
1954.....	.75	.75	.85
1955.....	.75	.85	.75
1956.....	.75	.75	—
1957.....	.75	.75	—
1958.....	.75	.75	—
1959.....	.75	.75	—

All 1960-1964-PD are at 75¢ per
1946-1964-PDS Ch/Gem BU set..... 89.00

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5. Guarantee: All items guaranteed genuine. All returns must be by mail. All returns must be postmarked within fifteen (15) days of receipt. All returns of PCGS, NGC, ANACS certified coins must be postmarked within five (5) days of receipt. Any attempted alterations or exemptions of above policy are null and void. Most items can be returned for any reason including grading. No return on bullion-related items. Modern mint items (such as SOL, OLY Proof sets, etc.) are EXCHANGE ONLY. Grading 15 years experience. No warranty expressed or implied is made with respect to descriptions which can and do vary among grading experts. Please do compare our quality with coins you purchase elsewhere. Let us know if you can find comparable quality for less!
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